6.　Claims 1-6 cannot be construed as anticipated by Cohen (US 6,422,462) in that Cohen provides for the issuance of "temporary" credit card numbers with a specified limited amount of funds available for payments, while the "SHIFT" system provides for the Cardholder directing a Credit Card mainframe to pay a specific amount to any and all given vendors, thereby not giving out their credit card number to anyone and thus preventing double or multiple dipping or of a hacker stealing the card number and using it.

"**S** ecure **H** ome **I** nteractive **F** inancial **T** ransactor"

Claim Rejections

7.　It is respectfully submitted that the current submission is radically different than Cohen or Ginter. Cohen's invention deals with the creation of a temporary credit card, such as is now being used by American Express and Discover:

> **"Customized credit and debit cards for issuance by a person or main cardholder, the cards being limited to use in transactions at selected vendors only. Thus, for example, a parent or corporation can issue a customized card to a person or group, wherein the card is only valid for use at restaurants, airlines, hotels, certain stores, or so forth"**

The "SHIFT" system does not give temporary card numbers. Instead, the "SHIFT" system is intended to convert the entire current credit card system from a "Vendor Take From" system to a "Cardholder Pay To System"

Additionally, the "SHIFT" patent application was filed prior to the Cohen patent being issued.

8.　Cohen does not provide card or bank account holders with a "Deposit Only Account Number". Cohen's system permits a card holder to contact the card type issuer, and obtain a limited amount card with a new number that can only be used at participating member sites.

9.　The content of par. 9 is what "SHIFT" provides. Cohen has no such device.

10.   Once again, the content of par. 10 describes what "SHIFT" provides. Cohen provides no such device.

11.   Cohen provides no system to prevent Vendors from accepting payments and then not shipping the product for extended periods of time or at all. This is a facet of the "SHIFT" system only.

12.   Claim 6 is withdrawn and replaced with another component of "SHIFT" that is intended to prevent "Identity Theft".

This facet of the "SHIFT" system provides a website for individuals who want to protect their Identity from being stolen and misused, to first sign up, provide general personal information, the name of their bank and one of their bank account numbers and pay for the service.

The Individual is then given a "code number" and an "800 number" and directed to take the information to the bank where they have accounts and are known by the bank personnel. They then request a Bank official to call the "800" number and to provide the "code number". At that point, a "SHIFT" representative asks the Bank Officer to confirm that the individual is the person they are asserting that they are. If the Identity is positively confirmed by the Bank Official, the person is given the phone and requested to say their name and address and to then repeat the same information.

An existing "voice digitization" system is employed to digitize the name and address of the person and the digitized sample is then entered into a secure "Shift" database.

The persons name is then "flagged" in the computers of "Fico" and or similar type credit data bases. Whenever anyone attempts to obtain any form of new credit under that name, the "flag" in the credit information systems direct the request to the "SHIFT" database.

The "SHIFT" database then provides a "different code number" and "800 Number" and directs that the credit requester have the person call the 800 number, at which time the "SHIFT" system takes a "COPY" of the real persons digitized voice and places it in a "module" that then requests the credit seeker to say their name and address, which is then instantly digitize and compared to the genuine name of the person. If the digitized voices match, then "SHIFT" informs the

Credit Issuer that the credit seeker is the person they purport to be and that credit can be given.

If the digitized voice does not match the voice of record, then the Credit Issuer is informed that an "Identity Theft" is being attempted and to detain the party and to call their security personnel or the police.

The "SHIFT" system then contacts the registered party and informs them of the attempt and provides them with the phone number of the Credit Issuer and recommends the registered party determine if they know the person who attempted to steal their Identity in order to give the registered party the final say of if they want the person prosecuted, this in the event that it was a family member that they may not want prosecuted.

14. There exists nothing in any prior art relative to Credit Cart theft that discloses the changing of the current "Vendor Take From" system to a "Cardholder Pay To" system and no prior art relative to preventing "Identity Theft".

15. It is respectfully submitted that the Ginter disclosure pertains to security of business records transactions and has no comparison to any facet of the "SHIFT" system.

Respectfully submitted,

Edward Federowicz

Attached: Three (3) pages of computer generated drawings of the "SHIFT" Unit.
Three (3) pages of Flow Charts